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Case 13-30703

Doc 6

(If known)

## B22A (Official Form 22A) (Chapter 7) (04/13) According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement): The presumption arises The presumption does not arise The presumption is temporarily inapplicable.

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Desc Main

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS							
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.							
	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).							
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.							
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.							
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.							
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard							
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this							
	bankruptcy case was filed;							
	OR							
	b.   I am performing homeland defense activity for a period of at least 90 days /or/  I performed homeland defense activity for a period of at least 90 days, terminating on,  which is less than 540 days before this bankruptcy case was filed.							

(							
	Part II. CALCULATION	OF MONTH	LY INCO	ME FOR § 707(b)(7) E	XCL	USION	
	<ul> <li>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</li> <li>a. ✓ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."</li> </ul>						
2	Complete only Column A ("Debtor's Income") for Lines 3-11.  c.   Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.  d.   Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					olumn A ebtor's ncome	Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, over	ertime, commi	ssions.		\$	2,242.76	\$
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.						
·	a. Gross receipts		\$				
	b. Ordinary and necessary business of	expenses	\$				
	c. Business income		Subtract I	ine b from Line a	\$		\$
_	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.						
5	a. Gross receipts \$						
	b. Ordinary and necessary operating	expenses	\$				
	c. Rent and other real property income Subtract Line b from Line a				\$		\$
6	Interest, dividends, and royalties.				\$		\$
7	Pension and retirement income.				\$		\$
8	Any amounts paid by another person expenses of the debtor or the debtor's that purpose. Do not include alimony o by your spouse if Column B is complete one column; if a payment is listed in Col	<b>dependents, in</b> r separate main d. Each regular	ncluding cl tenance pay payment sl	aild support paid for yments or amounts paid nould be reported in only	\$		\$
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$ Spouse \$						

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10	Income from all other sources. Specify source and amount. If necessary, I sources on a separate page. Do not include alimony or separate maintena paid by your spouse if Column B is completed, but include all other payalimony or separate maintenance. Do not include any benefits received us Security Act or payments received as a victim of a war crime, crime against a victim of international or domestic terrorism.  a.  b.							
	Total and enter on Line 10	\$	\$	\$				
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 1 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter		\$ 2,242.76					
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been colline 11, Column A to Line 11, Column B, and enter the total. If Column B completed, enter the amount from Line 11, Column A.		\$		2,242.76			
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION							
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount 12 and enter the result.	ant from Line 12 b		\$	26,913.12			
14	<b>Applicable median family income.</b> Enter the median family income for the household size. (This information is available by family size at <a href="www.usdoj.">www.usdoj.</a> the bankruptcy court.)	* *						
	a. Enter debtor's state of residence: <b>Utah</b> b. Enter	er debtor's househo	old size:1_	\$	50,976.00			
15	Application of Section707(b)(7). Check the applicable box and proceed as  ✓ The amount on Line 13 is less than or equal to the amount on Line not arise" at the top of page 1 of this statement, and complete Part VIII;  ☐ The amount on Line 13 is more than the amount on Line 14. Complete Part VIII;	14. Check the box do not complete l	Parts IV, V, VI,	or V	II.			

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)									
16	Ente	r the amount from Line 12.		\$					
17	Line debto paym debto	tal adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of an 11, Column B that was NOT paid on a regular basis for the household expenses of the prise of the specific in the lines below the basis for excluding the Column B incept of the spouse's tax liability or the spouse's support of persons other than the deler's dependents) and the amount of income devoted to each purpose. If necessary, littments on a separate page. If you did not check box at Line 2.c, enter zero.	the debtor or the come (such as btor or the						
	a.		\$						
	b.		\$						
	c.		\$						
	Total and enter on Line 17.								
Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.									
Part V. CALCULATION OF DEDUCTIONS FROM INCOME									
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)									
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.								

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National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for 19B persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older Allowance per person Allowance per person b2. b1. Number of persons Number of persons c1. Subtotal c2. Subtotal \$ Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This 20A information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. \$ Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court)(the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b 20B from Line a and enter the result in Line 20B. Do not enter an amount less than zero. IRS Housing and Utilities Standards; mortgage/rental expense Average Monthly Payment for any debts secured by your home, if b. any, as stated in Line 42 Net mortgage/rental expense Subtract Line b from Line a \$ Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22A  $\square 0 \square 1 \square 2$  or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)

B22A (Official Form 22A) (Chapter 7) (04/13) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) \$ Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  $\square 1 \square 2$  or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; 23 subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 42 \$ Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all 25 federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. \$ Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, 26 and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions. \$ Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay 27 for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. \$ Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are 28 required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44. \$ Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of 29 employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational 30 payments. Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not 31 reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.

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32 32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.						
33	Tota	l Expenses Allowed under IRS Standards. Enter the total	of Lines 19 through 32.	\$			
		Subpart B: Additional Living F Note: Do not include any expenses that y					
	expe	<b>Ith Insurance, Disability Insurance, and Health Savings</b> Anses in the categories set out in lines a-c below that are reasonse, or your dependents.					
	a.	Health Insurance	\$				
34	b.	Disability Insurance	\$				
34	c.	Health Savings Account	\$				
	Total	l and enter on Line 34		\$			
		<b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:					
	\$						
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.						
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.						
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.						
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.						
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.						

\$

\$

Continued charitable contributions. Enter the amount that you will continue to contribute in the form of

cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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		S	ubpart C	: Deductions for Del	ot Payment			
	you of Paym the to follow	re payments on secured claims own, list the name of the creditor, nent, and check whether the paymotal of all amounts scheduled as cwing the filing of the bankruptcy. Enter the total of the Average M.	identify the identify the identification identifica	he property securing the les taxes or insurance lly due to each Secure ded by 60. If necessar	the debt, state the A . The Average Mon ed Creditor in the 60	verage Monthly athly Payment is months		
42		Name of Creditor Property		Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?		
	a.				\$	☐ yes ☐ no		
	b.				\$	☐ yes ☐ no		
	c.				\$	☐ yes ☐ no		
				Total: Add	d lines a, b and c.		\$	
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
43		Name of Creditor		Property Securing th	ne Debt	1/60th of the Cure Amount		
	a.					\$		
	b.					\$		
	c.					\$		
					Total: Ad	d lines a, b and c.	\$	
44	such	nents on prepetition priority class priority tax, child support and ruptcy filing. Do not include cur	alimony	claims, for which you	were liable at the ti	me of your	\$	
<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.								
	a.	Projected average monthly chap	pter 13 pla	nn payment.	\$			
45	b.	schedules issued by the Executi Trustees. (This information is a	Current multiplier for your district as determ schedules issued by the Executive Office for Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the court.)		te for United States at			
	c.	Average monthly administrative case	Iministrative expense of chapter 13 Tot and			nes a	\$	
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.							
	Subpart D: Total Deductions from Income							

Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

\$

both debtors must sign.)

Date: October 2, 2013

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B22A (	Offici	al Form 22A) (Chap	oter 7) (04/							
		Par	rt VI. DE	FERMINATION O	F § 707(b)(2) PRESUMPTIO	N				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))									
49	Ente	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2)) \$								
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.									
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.									
	Initi	al presumption dete	rmination.	. Check the applicable	box and proceed as directed.					
	_ (	of this statement, and	complete the	he verification in Part	he box for "The presumption does VIII. Do not complete the remaind	er of Part VI.				
52	_ r		ent, and con		75*. Check the box for "The presu in Part VIII. You may also comple					
		The amount on Line (3 though 55).	51 is at lea	ast \$7,475*, but not n	nore than \$12,475*. Complete the	remainder of I	Part VI (Lines			
53	Ente	r the amount of you	ır total nor	n-priority unsecured	debt		\$			
54	Thre resul		t amount. l	Multiply the amount in	Line 53 by the number 0.25 and e	nter the	\$			
	Seco	Secondary presumption determination. Check the applicable box and proceed as directed.								
55		☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.								
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.									
			Part	VII. ADDITIONA	L EXPENSE CLAIMS					
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.									
		Expense Description	n			Monthly A	mount			
56	a.					\$				
	b.					\$				
	c.					\$				
					Total: Add Lines a, b and c	\$				
				Part VIII. VE	RIFICATION					

Signature: /s/ VanDehei, Jason William

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case,

Signature: (Joint Debtor, if any)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.